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April 12, 2001

Assistant Commissioner for Patents  
Washington, D.C. 20231

Re: U.S. Patent Application Serial No. 09/760,113

For: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT PLAN  
DESIGNS

Filed: January 12, 2001

Our Ref.: C18471/106453

RECEIVED

APR 23 2001

Technology Center 2100

Sir:

Enclosed please find the following documents to be filed in connection with the above-identified application:

- 1) This Transmittal Letter (1 page, in duplicate);
- 2) Information Disclosure Statement Under Rule 1.56;
- 3) Form PTO-1449;
- 4) Copies of 4 references; and
- 5) Return postcard.

No fee is currently due. If it is determined that a fee is required, please charge any additional fees to Deposit Account No. 02-4467. Should you have any questions regarding the enclosed materials, please do not hesitate to contact us.

Very truly yours,

  
Roxana Wizorek  
Reg. No. 46,110

RGL/kh  
Enclosures



Docket No.: C184971/106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Barrett Toan and Robert Nease ) Examiner: Not Yet Assigned  
Serial No.: 09/760,113 ) Art Unit: 2166  
Filed: January 12, 2001 ) RECEIVED  
For: **SYSTEM AND METHOD FOR** ) APR 23 2001  
**OPTIMIZING BENEFIT PLAN** )  
**DESIGNS** )  
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INFORMATION DISCLOSURE STATEMENT UNDER RULE 1.56

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Applicant wishes to make of record the following additional documents (clean copies and Form(s) PTO-1449 are enclosed).

U.S. PATENT DOCUMENTS

A1	6,014,632	1/11/2000
A2	6,012,051	1/4/2000
A3	5,809,478	9/15/98
A4	5,754,980	5/19/98

OTHER DOCUMENTS

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Applicant requests that these documents be considered by the Examiner before issuance of the next action and made of record in this file. The Examiner is also asked to initial and return a copy of the enclosed PTO-1449 form(s) to evidence such consideration.

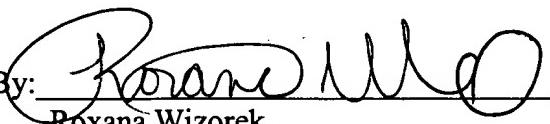
This Information Disclosure Statement is being filed in accordance with the following provisions:



- CFR § 1.97(b)(1). Within three months of the filing date of the national application. No fee is required.
- 37 CFR § 1.97(b)(3). To the best of the undersigned's knowledge, before the mailing date of a first Office Action on the merits. No fee is required.

If it is determined that a fee is required as set forth in 37 CFR § 1.17(p) or 1.17(i)(1), or if any additional fees are required, please charge such fee to Deposit Account No. 02-4467. A duplicate copy of this document is enclosed.

Respectfully submitted,

By: 

Roxana Wizorek

Registration No. 46,110

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PTO/SB/08A (10-96)

Approved for use through 10/31/99, OMB 0651-0031

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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**Substitute for form 1449A/PTO SUPPLEMENTAL**

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 3

<b>Complete if Known</b>	
<b>Application Number</b>	09/760,113
<b>Filing Date</b>	January 12, 2001
<b>First Named Inventor</b>	Barrett Toan
<b>Group Art Unit</b>	2166
<b>Examiner Name</b>	Not yet assigned
<b>Attorney Docket Number</b>	106453

Sheet 1 of 3

U.S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard (ST.3)). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.  
**DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner of Patents, Washington, DC 20231.